REMARKS

This Amendment accompanies the Request for Continued Examination (RCE) 37 CFR 1.114 and is in reply to the Final Office Action mailed October 2, 2008. Claims 1-17 were pending and rejected. With this Amendment, claims 1, 2, 4, 6-15, and 17 have been amended. Claims 1-17 remain pending in the application and are presented for reconsideration and allowance.

Office Action Summary Page

Applicant notes that the Office Action Summary pages of each Office Action indicate that claims 1-16 are withdrawn from consideration. Applicant believes this is an error and no claims pending in the application have been withdrawn. Applicant respectfully requests that the next Office Actions indicate that no claims are withdrawn from consideration.

Claim Rejections under 35 U.S.C. § 112

The Examiner rejected claims 10-13 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Applicant has amended independent claim 10 to make clear the features and to overcome the rejection under 35 U.S.C. § 112, second paragraph. Claims 11-13 depend from claim 10 and, based on the amendments to claim 10-13 also overcome the rejection under 35 U.S.C. § 112, second paragraph.

In view of the above, claims 10-13 are believed to be in form for allowance. Therefore, Applicant respectfully requests that rejections to these claims under 35 U.S.C. § 112, second paragraph, be reconsidered, and that the rejections be removed and these claims be allowed.

Claim Rejections under 35 U.S.C. § 102

The Examiner rejected claims 1, 2, and 14-16 under 35 U.S.C. § 102(b) as being anticipated by the Chen et al. U.S. Patent No. 7,096,204. Claims 1 and 14 are independent claims.

Independent claim 1 has been amended to include the features of "defining a pseudonymous identity for the first entity; and providing real data about the first entity to the second entity where the real data is selectively generalized into mapped data in response to the assessment of trust." Similarly independent claim 14 has been amended to include the features of "the first data processor defines a pseudonymous identity for the first entity; and the first data processor provides real information about the first entity to the second data processor where the real information is associated with the pseudonymous identity and where the real information is selectively generalized in response to the assessment of the amount of trust attributed to the second data processor and/or the second entity."

Applicant respectfully submits that these features are not taught or made obvious in the Chen Patent. For example, the Chen Patent teaches obscuring a true identity with a pseudonymous identity. The Chen Patent then teaches using real data to complete the transaction with the pseudonymous identity. The Chen Patent does not teach using both (1) a pseudonymous identity and (2) real data generalized into mapped data in response to the assessment of trust" as set forth in the claim. This is particularly true at the portions of the Chen Patent cited in the Office Action -- namely column 1, line 42-68 and claim 1. The consumer uses a pseudonymous identity to make a purchase but then uses real data to identify the selected item to purchase. The Chen Patent does not teach selectively generalizing the purchase information. The prior art does not suggest a modification to generalize the purchase data because this would make difficult the determination of which item exactly the consumer would want to purchase.

Further, the portions of the Chen Patent cited in figure 6, column 9, lines 50-65, and claim 1 do not teach or suggest the features either. The consumer here either provides or withholds data based on whether the certificate is authentic. The certificate is valid or it is not, there is no other choice. The consumer proceeds with the transaction if the certificate is valid and does not proceed with the transaction if the certificate is not valid. The Chen Patent does not teach a system where data is selectively generalized if the certificate is less than valid.

The Chen Patent does not teach, and the prior does not suggest, the features of amended independent claim 1 and 14, and thus Applicant submits that independent

claims 1 and 14 are patentably distinguishable from the prior art. Claim 2 depends from independent claim 1, and claims 15 and 16 depend from independent claim 14. The dependent claims further define the features of the patentable independent claims, and are thus patentably by virtue of their dependency. Applicant also submit that claims 2, 15, and 16 are also patentably distinguishable from the prior art.

Therefore, Applicant respectfully requests reconsideration and withdrawal of the 35 U.S.C. § 102(b) rejection to the claims, and request allowance of these claims.

Rejection of Claims 3-5 and 7-8 under 35 U.S.C. § 103

The Examiner rejected claims 3-5 and 7-8 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204, and further in view of the Maury et al. U.S. Patent Application Publication No. 2002/0046064. Claims 3-5 and 7-8 depend from independent claim 1, which has been shown to be patentable over the Chen Patent above.

Applicant respectfully submits that the Maury Publication does not provide the missing features of independent claim 1 not found in the Chen Patent. More particularly, the Maury Publication does not teach the features of "providing <u>real</u> data about the first entity to the second entity where <u>the real</u> data is selectively <u>generalized into mapped data</u> in response to the assessment of trust" as set forth in claim 1. The teaching of Maury Publication instead uses the real data about the first entity to conduct the transaction. The teaching of the Maury Publication includes the problems that the present claims overcome. Thus, because the cited claim features are missing from each of the Chen Patent and the Maury Publication, they would be missing from any proposed combination of the references. Applicant submits that claims 3-5 and 7-8 are patentably distinguishable from the prior art.

Rejection of Claims 6 and 9 under 35 U.S.C. § 103

The Examiner rejected claims 6 and 9 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204, and further in view of the Camnisch et al. U.S. Patent Application Publication No. 2002/0103999. Claims 6 and 9

depend from independent claim 1, which has been shown to be patentable over Chen above.

Applicant respectfully submits that the Camnisch Publication does not provide the missing features of independent claim 1 not found in the Chen Patent. More particularly, the Camnisch Publication does not teach the features of "providing real data about the first entity to the second entity where the real data is selectively generalized into mapped data in response to the assessment of trust" as set forth in claim 1. The Camnish Publication instead uses the real data about the first entity, other than the identity of the first entity, to conduct the transaction. The Camnisch Publication also includes the problems that the present claims overcome. Thus, because the cited claim features are missing from each of the Chen Patent and the Camnisch Publication, they would be missing from any proposed combination of the references. Applicant submits that claims 6 and 9 are patentably distinguishable from the prior art.

Rejection of Claims 10-13 under 35 U.S.C. § 103

The Examiner rejected claims 10-13 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204 in view of the Maury et al. U.S. Patent Application Publication No. 2002/004064 and the LaSalle et al. U.S. Patent Application Publication No. 2006/0259320 and further in view of the Camnisch et al. U.S. Patent Application Publication No. 2002/0103999.

Applicant has amended independent claim 10 to include the features of "[1] the customer enters real data onto a trusted computer together with a policy agent that defines how information relating to the customer can be disclosed to an insurance examination agent, and the trusted computer interrogates a data processing environment and policies of the third party to determine a trust level of the third party; [2] defining a pseudonymous identity for the first entity; selectively generalizing the real data into mapped data in response to the trust level; and [3] providing the pseudonymous identity for the first entity and the mapped data to the insurance examining agent." Applicant submits that amended claim 10 is patentably distinguishable from the combination of reference.

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As set forth above, the Chen Patent, the Maury Publication, and the Camnisch Publication do not teach the features of "defining a pseudonymous identity for the first entity; selectively generalizing the real data into mapped data in response to the trust level; and providing the pseudonymous identity for the first entity and the mapped data to the insurance examining agent" as set forth in the claim. More particularly, the Chen Patent, the Maury Publication, and the Camnisch Publication do not teach the features defining a pseudonymous identity and generalizing real data into mapped data. Instead, the Chen Patent, the Maury Publication, and the Camnisch Publication teach using pseudonymous identity and real data without generalization.

The fourth reference in the combination, i.e., the LaSalle Publication includes a teaching on assessing trust data. LaSalle, however, does not include a teaching of the features of "defining a pseudonymous identity for the first entity; selectively generalizing the real data into mapped data in response to the trust level; and providing the pseudonymous identity for the first entity and the mapped data to the insurance examining agent" as set forth in claim 10.

Because the amended features are not taught or suggested in the Chen Patent, the Maury Publication, the LaSalle Publication, and the Camnisch Publication, the amended features would be missing from any proposed combination of the references. Thus, Applicant submits that claim 10, and claims 11-13, which depend from claim 10, are patentably distinguishable from the prior art.

Applicant also notes in connection with this rejection that on the first full paragraph on page 13, the Office Action mentions a "Tresser" reference that does not appear to be part of the prior art of record in this case. Applicant believes that this is a clerical error and that "Tresser" should be replaced with the LaSalle Publication. Applicant respectfully requests clarification and further details of "Tresser" if "Tresser" is indeed meant to be part of the prior art of record.

Rejection of Claim 17 under 35 U.S.C. § 103

The Examiner rejected claim 17 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204, and further in view of the Labelle et al.

U.S. Patent No. 7,240,017. Claim 17 depends from independent claim 1, which has been shown to be patentable over Chen above.

Applicant respectfully submits that the Labelle Patent does not provide the missing features of independent claim 1 not found in the Chen Patent. More particularly, the Labelle Patent does not teach the features of "providing <u>real</u> data about the first entity to the second entity where <u>the real</u> data is selectively <u>generalized into mapped data</u> in response to the assessment of trust" as set forth in claim 1. The Labelle Patent instead uses the real data about the first entity, other than the identity of the first entity, to conduct the transaction. Thus, because the cited claim features are missing from each of the Chen Patent and the Labelle Patent, they would be missing from any proposed combination of the references. Applicant submits that claim 17 is patentably distinguishable from the prior art.

Therefore, Applicant respectfully requests reconsideration and withdrawal of the 35 U.S.C. § 103 rejection to claims 3-13 and 17, and request allowance of these claims.

CONCLUSION

In view of the above, Applicant respectfully submits that pending claims 1-17 are in form for allowance and are not taught or suggested by the cited references. Therefore, reconsideration and withdrawal of the rejections and allowance of claims 1-17 is respectfully requested.

No fees are required under 37 C.F.R. 1.16(h)(i). However, if such fees are required, the Patent Office is hereby authorized to charge Deposit Account No. 08-2025.

The Examiner is invited to contact the Applicant's representative at the below-listed telephone numbers to facilitate prosecution of this application.

Any inquiry regarding this Amendment/Reply should be directed to either Patrick G. Billig at Telephone No. (612) 573-2003, Facsimile No. (612) 573-2005. In addition, all correspondence should continue to be directed to the following address:

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